Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965004, Orlando, FL 32896-5004. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remit portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 960095, Orlando, FL 32896-0095 and not the Payment Address.**

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment.

Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. Conditional Payments: All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Method 3M (Average Daily Balance excluding current transactions): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day which includes any unpaid interest charges from the previous billing cycle and add applicable fees, and subtract any payments or credits. We do not add in any new charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

Method 5 (Average Daily Balance excluding current transactions and unpaid interest charges): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get

Promotional Purchase Summary

The applicable terms of your promotional purchase(s) are below. NO INTEREST promotions are not assessed Interest charges during the promotional period. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount	Promotion Type	Accrued INTEREST CHARGES	Billed INTEREST CHARGES	Payoff Amount	Expiration Date
06/23/2022	$355.75	No Interest With Payment	$0.00	$0.00	$0.00	Paid Off
06/27/2022	$263.91	No Interest With Payment	$0.00	$0.00	$0.00	Paid Off
06/27/2022	$43.79	No Interest With Payment	$0.00	$0.00	$0.00	Paid Off
08/17/2022	$359.60	No Interest With Payment	$0.00	$0.00	$90.00	11/02/2022

CUSTOMER SERVICE: For Account Information log on to www.lowes.com/credit. This account is not registered. The authentication code is: STDT016, or call toll-free 1-800-444-1408.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See reverse for details, Billing Rights Information and other important information.

7009 0009 YWG 1 7 2 220902 PAGE 1 of 5 9296 0011 B514 01FB7009 170358

Detach and mail this portion with your check. Do not include any correspondence with your check.

LOWE'S PRO

Account Number: 821 3137 044861 0

Total Minimum Payment Due	Payment Due Date	New Balance
$29.00	09/28/2022	$90.00

Payment Enclosed: $ ☐☐☐☐☐.☐☐
Please use blue or black ink.

New address or email? Print changes on back.

DUN DIRT CHEAP LAWN
RAICHLE KATRINA
6722 S 111TH EAST AVE
TULSA OK 74133-2627

170358
F108

Make Payment to: LOWES BUSINESS ACCT/SYNCB
P.O. BOX 530970
ATLANTA, GA 30353-0970

00029000000597 00029000009000 000798213 1370448 61022